

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13  
Chad M. Archer and Emily Archer, :  
Debtors : Bankruptcy No. 19-16854-MDC

**ORDER**

**AND NOW**, this 2<sup>nd</sup> day of February 2022, it is hereby **ORDERED** that if Chad M. Archer and Emily Archer (the “Debtors”) and Freedom Mortgage Corporation (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtors and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtors shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.



MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE

Joseph L. Quinn, Esquire  
Ross, Quinn & Ploppert, P.C.  
192 E. High Street, Suite 101  
Pottstown, PA 19464

Kenneth E. West, Esquire  
Chapter 13 Standing Trustee  
1234 Market Street, Suite 1813  
Philadelphia, PA 19107

United States Trustee  
Custom House  
200 Chestnut Street, Suite 502  
Philadelphia, PA 19106-2912